

# Dependent Coverage Extended From Age 23 to Age 25



**King County**

Benefits, Payroll and  
Retirement Operations

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The cutoff age for covering an unmarried, eligible dependent for benefits has been extended from age 23 to age 25. As a result, you may cover your unmarried, eligible dependent up to age 25 with medical, dental, vision, life and accidental death and dismemberment (AD&D) insurance.

You must have coverage at the time you enroll your dependent. If your dependent turns 23 during the year, you may elect to cover your dependent under the insurance you have at that time.

When you elect to cover an eligible dependent who is 23 or 24 years old under your benefits, ***you pay monthly premiums for the coverage***. If you cover your dependent under your medical benefit, you pay a premium based on your earned out-of-pocket expense level (gold, silver or bronze). Your premiums are deducted in equal amounts from two paychecks each month on an after-tax basis. Rates for coverage are shown on the last page of this fact sheet.

## Turning age 23 outside of open enrollment

If an eligible dependent is enrolled under your benefits and turns 23 outside of open enrollment, you will receive a letter from Benefits, Payroll and Retirement Operations notifying you that you have 30 days from the date you receive the letter to enroll your dependent in this extended coverage. If you don't respond to the letter within 30 days or if you don't pay the premium at any time, coverage for your dependent will be discontinued and you will not be able to enroll your dependent again until the next open enrollment or a qualifying life event occurs.

If you decide to discontinue coverage for your eligible dependent because of the cost of the premium, your eligible dependent will qualify for up to 18 months of coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act). If your dependent elects COBRA coverage, however, you will not be able to re-enroll your dependent in the county's coverage.

## Losing other coverage

If an eligible dependent under age 25 loses coverage through another plan and is still an eligible dependent, you may add the dependent to your benefits by completing an online Add/Change Children Coverage form within 30 days of the date your dependent loses coverage. To complete the form, go to [www.kingcounty.gov/employees/benefits](http://www.kingcounty.gov/employees/benefits) and click on "My Benefits" in the menu on the left side of the page.

## Covering a disabled dependent

If an eligible dependent is determined to be disabled before age 25 while actively covered under your plan, the county will pay the cost of the dependent's coverage for as long as the disability is appropriately documented – even past age 25.

Your premiums will be waived for the dependent at the earliest pay period after you submit a Continue Coverage for Disabled Adult Child form to Benefits, Payroll and Retirement Operations and provide appropriate documentation of the disability. You must submit the form and documentation within 30 days after the disability occurs. To download the form, go to [www.kingcounty.gov/employees/benefits](http://www.kingcounty.gov/employees/benefits) and click on “Forms” in the menu on the left side of the page.

If an eligible dependent becomes disabled while not covered under your plan, you may add the dependent to your coverage during open enrollment or after a qualifying life event occurs. Becoming disabled is not a qualifying life event under COBRA.

To add your disabled dependent because of a qualifying event, complete the Add/Change Children Coverage form online at “My Benefits” at [www.kingcounty.gov/employees/benefits](http://www.kingcounty.gov/employees/benefits). After you complete the online form, submit a Continue Coverage for Disabled Adult Child form, which you can download at [www.kingcounty.gov/employees/benefits](http://www.kingcounty.gov/employees/benefits), to Benefits, Payroll and Retirement Operations,

If you add your disabled child during open enrollment, you will need to provide appropriate documentation of the disability to Benefits, Payroll and Retirement Operations.

### **When are dependents eligible?**

Dependents are eligible for county benefits when they are:

- your unmarried children or your spouse/domestic partner's unmarried children if they are under age 25 and chiefly dependent on you for support and maintenance, and except for age, you may claim them on your federal tax return. “Children” or “child” means:
  - biological children;
  - adopted children, or children legally placed with you for adoption or for whom you assume total or partial legal obligation for support in anticipation of adoption;
  - stepchildren; and
  - legally designated wards, who include legally placed foster children, children placed with you as legal guardian or children named in a Qualified Medical Child Support Order (QMCSO) as defined under federal law and authorized by the plan;
- a child (as defined above) age 25 or older if the child:
  - was incapacitated and covered under your plans before age 25;
  - continues to be incapacitated due to a developmental or physical disability; and
  - is chiefly dependent on you for support and you may claim him/her on your federal tax return.

## Extended dependent coverage rates for 2009

- **Monthly cost to cover all eligible dependents age 23 and 24 for medical, dental and vision**

	Dependents of regular employees and full-time transit operators	Dependents of part-time transit operators	Dependents of Technical Employees Association members	Dependents of deputy sheriffs
KingCare <sup>SM</sup> Gold	\$ 311.05	\$ 311.05		
KingCare <sup>SM</sup> Silver	\$ 292.39	\$ 292.39		
KingCare <sup>SM</sup> Bronze	\$ 276.84	\$ 276.84		
KingCare <sup>SM</sup> Preferred			\$ 311.05	
KingCare <sup>SM</sup> Basic			\$ 276.84	
Group Health Gold	\$ 373.66	\$ 298.84		
Group Health Silver	\$ 351.05	\$ 280.76		
Group Health Bronze	\$ 330.92	\$ 264.56		
Group Health			\$ 374.71	\$ 433.09
Deputy Sheriff Plan				\$ 283.43
Dental	\$ 58.78	\$ 58.78	\$ 58.78	\$ 69.33
Vision	\$ 7.96	\$ 7.96	\$ 7.96	\$ 6.58

- **Monthly cost to cover all eligible dependents age 23 and 24 for supplemental life insurance**

The monthly cost is \$0.82 per month.

- **Monthly cost to cover all eligible dependents age 23 and 24 for supplemental AD&D insurance**

If you elect this supplemental amount ...	Cost to cover all your children at 10% of your amount
\$ 50,000	\$ .25
\$ 100,000	\$ .50
\$ 150,000	\$ .75
\$ 200,000	\$ 1.00
\$ 250,000	\$ 1.25
\$ 300,000	\$ 1.50
\$ 350,000	\$ 1.75
\$ 400,000	\$ 2.00
\$ 450,000	\$ 2.25
\$ 500,000	\$ 2.50